Case 07-03424 Doc 1 Filed 02/27/07 Entered 02/27/07 15:48:17 Desc Main

Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 41 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle) Hooper, Kalvin D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 1298 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 305 South Fulton Waukegan IL ZIPCODE ZIPCODE 60085 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Lake Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets X \$50,000 to \$100,001 to Estimated \$0 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities

X

Case 07-03424 Doc 1 Filed 02/27/07 Entered 02/27/07 15:48:17 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 2 of 41 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Kalvin D. Hooper All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: 93-11609 5/28/93 ND of Illinois Location Where Filed: Case Number: Date Filed: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). /s/ Jeff Whitehead Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

Case 07-03424 Doc 1 Filed 02/27/07 Entered 02/27/07 15:48:17 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 3 of 41 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Kalvin D. Hooper **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Kalvin D. Hooper Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ Jeff Whitehead compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Jeff Whitehead 6280034 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or Law Office of Jeff Whitehead accepting any fee from the debtor, as required in that section. Official Form 700 West Van Buren #1506 Printed Name and title, if any, of Bankruptcy Petition Preparer Chicago IL 60603 312.648.0472 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. \S 110.) Date Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or

not an individual.

X Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

assisted in preparing this document unless the bankruptcy petition preparer is

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| n re <i>Kal</i> s | rin D. | Hooper | | | | Case No. Chapter | |
|-------------------|--------|--------|-----------|--|---|---------------------|--|
| · | | | Debtor(s) | | • | | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| Exhibit 2. Grown one of the me statement and altaun any accumente as an octob. |
|--|
| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. |
| 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. |
| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] |

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

| | Official Form 1, Exhibite (0.76) West 24 Jup, Robester, NF iled 02/27/0 Document | |
|---|--|---|
| I | 4. I am not required to receive a credit counseling briefing be [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as important so as to be incapable of realizing and making rational decision Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physometric reasonable effort, to participate in a credit counseling briefing Active military duty in a military combat zone. | naired by reason of mental illness or mental deficiency is with respect to financial responsibilities.); ically impaired to the extent of being unable, after |
| | 5. The United States trustee or bankruptcy administrator has of 11 U.S.C. § 109(h) does not apply in this district. | , |
| | I certify under penalty of perjury that the information provided a | ove is true and correct. |
| | Signature of Debtor: /s/ Kalvin D. Hooper | |
| | Date: | |

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

| I hereby certify that I delivered to the debtor this notice | required by § 342(b) of the Bankruptcy C | ode |
|--|--|------|
| | | |
| Printed name and title, if any, of Bankruptcy Petition Preparer | Date | |
| Address: | | |
| X | | |
| Signature of Attorney | | |
| Certificat I (We), the debtor(s), affirm that I (we) have received and I | e of the Debtor | |
| T (we), the debtot(s), annula that I (we) have received and I | | |
| Distance () CD 1: () | X | |
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |
| Case No. (if known) | X | _ |
| | Signature of Joint Debtor (if any) | Date |

| Official Form 22C (Chapter 13) (10/06) | Document Page 8 of 41 |
|---|--|
| In re Kalvin D. HOOPER Debtor(s) Case number: (If known) | According to the calculations required by this statement: ☐ The applicable commitment period is 3 years. ☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3). ☐ Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.) |

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CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| | Part 1 | I. REPORT OF | INCO | ME | | | |
|---|--|---|---------------------------|--|-------|--------------------------------|--------------------------------|
| | Marital/filing status. Check the box that applies an a. ☐ Unmarried. Complete only Column A ("Debtor" b. ☑ Married. Complete both Column A ("Debtor" | or's Income") for Li | nes 2-10. | | | | |
| 1 | All figures must reflect average monthly income recieve months prior to filing the bankruptcy case, ending on to of monthly income varied during the six months, you mesult on the appropriate line. | he last day of the mo | nth before t | the filing. If the amount | | Column A Debtor's Income | Column B Spouse's Income |
| 2 | Gross wages, salary, tips, bonuses, overtime, co | mmissions. | | | | \$2,760.00 | \$2,248.00 |
| 3 | Income from the operation of a business, profess Line a and enter the difference in the appropriate colur Do not include any part of the business expenses | mn(s) Line 3. Do not entered on Line b | enter a nun as a dedud | | | | |
| | a. Gross receiptsb. Ordinary and necessary business expenses | \$0.0 \$0.0 | | | | | |
| | c. Business income | · | | o from Line a | $-\ $ | \$0.00 | \$0.00 |
| 4 | Rent and other real property income. Subtract in the appropriate column(s) of Line 4. Do not enter a repart of the operating expenses entered on Line between a. Gross receipts b. Ordinary and necessary operating expenses c. Rent and other real property income | | \$0.00 Do \$0.00 | ne difference o not include any Line b from Line a | | \$0.00 | \$0.00 |
| 5 | Interest, dividends, and royalties. | | l | | | \$0.00 | \$0.00 |
| 6 | Pension and retirement income. | | | | | \$0.00 | \$0.00 |
| 7 | Any amounts paid by another person or entity, or expenses of the debtor or the debtor's dependent Do not include amounts paid by the debtor's spouse. | | | | | \$0.00 | \$0.00 |
| 8 | Unemployment compensation. Enter the amount However, if you contend that unemployment compensations was a benefit under the Social Security Act, do in Column A or B, but instead state the amount in the substitution of the compensation claimed to be a benefit under the Social Security Act | o not list the amount | or your | | | \$0.00 | \$0.00 |

| | 5 (chapter 19) (1919) | | | |
|----|--|---|------------|------------|
| 9 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | |
| | a. 0 | | | |
| | b. 0 | | | |
| | | • | \$0.00 | \$0.00 |
| 10 | Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). | | \$2,760.00 | \$2,248.00 |
| 11 | Total. If column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. | | \$5 | 5,008.00 |

| | Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD | |
|----|--|-------------|
| 12 | Enter the amount from Line 11. | \$5,008.00 |
| 13 | Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero. | \$0.00 |
| 14 | Subtract Line 13 from Line 12 and enter the result. | \$5,008.00 |
| 15 | Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. | \$60,096.00 |
| 16 | Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 2 | \$54,599.00 |
| 17 | Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. | |

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME 18 Enter the amount from Line 11. \$5,008.00 Marital adjustment. If you are married, but are not filing jointly with your spouse, enter the amount 19 of the income listed in Line 10, Column B that was NOT paid on a regular basis for the houshold expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero. \$0.00 20 Current monthly income for § 1325(b)(3). \$5,008.00 Subtract Line 19 from Line 18 and enter the result. Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by 21 the number 12 and enter the result. \$60,096.00 22 Applicable median family income. Enter the amount from Line 16. \$54,599.00 Application of § 1325(b)(3). Check the applicable box and proceed as directed. Check the box for "Disposable income is The amount on Line 21 is more than the amount on Line 22. determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement 23 The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.

| | Part IV. CALCULATION OF DEDUCTIO | NS ALLOWED UNDER § 707(b)(2) | |
|-----|--|--|----------|
| | Subpart A: Deductions under Standards of | f the Internal Revenue Service (IRS) | |
| 24 | National Standards: food, clothing, household supplies, personal of Enter the "Total" amount from IRS National Standards for Allowable Livin family size and income level. (This information is available at of the bankruptcy court.) | | \$904.00 |
| 25A | Local Standards: housing and utilities; non-mortgage expenses. IRS Housing and Utilities Standards; non-mortgage expenses for the app (This information is available at www.usdoj.gov/ust/ or from the clerk | Enter the amount of the licable county and family size. of the bankruptcy court). | \$422.00 |
| 25B | Local Standards: housing and utilities; mortgage/rent expense. amount of the IRS Housing and Utilities Standards; mortgage/rent expense (this information is available at www.usdoj.gov/ust/ or from the clerk Line b the total of the Average Monthly Payments for any debts secured by 47; subtract Line b from Line a and enter the result in Line 25B. Do n a. IRS Housing and Utilities Standards; mortgage/rental Expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense | of the bankruptcy court); enter on | \$0.00 |
| 26 | Local Standards: housing and utilities; adjustment. If you con Lines 25A and 25B does not accurately compute the allowance to which you housing and Utilities Standards, enter any additional amount to which you state the basis for your contention in the space below: | • | \$0.00 |
| 27 | Local Standards: transportation; vehicle operation/public transport You are entitled to an expense allowance in this category regardless of who operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses of are included as a contribution to your household expenses in Line 7. Enter the amount from IRS Transportation Standards, Operating Costs & the applicable number of vehicles in the applicable Metropolitan Statistical information is available at www.usdoj.gov/ust/ or from the clerk of the | nether you pay the expenses of on. or for which the operating expenses 0 1 2 or more. Public Transportation Costs for I Area or Census Region. (This | \$410.00 |
| 28 | Local Standards: transportation ownership/lease expense; Vehicle of vehicles for which you claim an ownership/lease expense. (You may not for more than two vehicles.) ☐ 1 ☑ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, owww.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Monthly Payments for any debts secured by Vehicle 1, as stated in Line 4 Line a and enter the result in Line 28. Do not enter an amount less the line a line 1. IRS Transportation Standards, Ownership Costs, First Car b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 C. Net ownership/lease expense for Vehicle 1 | ot claim an ownership/lease expense Ownership Costs, First Car (available at Line b the total of the Average 17; subtract Line b from | \$471.00 |
| 29 | Local Standards: transportation ownership/lease expense; Vehicle only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the amount of the IRS Transportation Standards, (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of the Average Monthly Payments for any debts secured by Vehicle 2, as stafform Line a and enter the result in Line 29. Do not enter an amount I a. IRS Transportation Standards, Ownership Costs, Second Car b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2 | Ownership Costs, Second Car court); enter in Line b the total of ated in Line 47; subtract Line b | \$332.00 |

.

| Offic | al Form 22C (Chapter 13) (10/06) - Cont. DUCUITIETT Pa | ge II 01 4I | 4 |
|-------|---|--|------------|
| 30 | for all federal, state and local taxes, other than real estate and sales taxes, | ly expense that you actually incur such as income taxes, self employment estate or sales taxes. | \$841.30 |
| 31 | Other Necessary Expenses: mandatory payroll deductions. payroll deductions that are required for your employment, such as mandate union dues, and uniform costs. Do not include discretionary amount 401(k) contributions. | The state of the s | \$36.00 |
| 32 | | ly premiums that you actually insurance on your dependents, | \$0.00 |
| 33 | Other Necessary Expenses: court-ordered payments. Enter the you are required to pay pursuant to court order, such as spousal or child supayments on past due support obligations included in Line 49. | e total monthly amount that upport payments. Do not include | \$0.00 |
| 34 | Other Necessary Expenses: education for employment or for a physical challenged child. Enter the total monthly amount that you actually expercondition of employment and for education that is required for a physically child for whom no public education providing similar services is available. | nd for education that is a | \$0.00 |
| 35 | Other Necessary Expenses: childcare. Enter the average monthly on childcare such as baby-sitting, day care, nursery and preschool. | amount that you actually expend Do not include other educational payments. | \$0.00 |
| 36 | Other Necessary Expenses: health care. Enter the average monthl expend on health care expenses that are not reimbursed by insurance or p Do not include payments for health insurance listed or health savin | | \$50.00 |
| 37 | that you actually pay for telecommunication services other than your basic cell phones, pagers, call waiting, caller id, special long distance, or interne | | \$50.00 |
| 38 | Total Expenses Allowed under IRS Standards. Enter the total of I | Lines 24 through 37. | \$3,516.30 |
| | Note: Do not include any expenses that Health Insurance, Disability Insurance, and Health Savings Account monthly amounts that you actually pay for yourself, your spouse, or your de | Expenses. List and total the average | |
| | a. Health Insurance | \$0.00 |] |
| 39 | b. Disability Insurance | \$0.00 | |
| | c. Health Savings Account | \$0.00 | 1 |
| | | Total: Add Lines a, b, and c | \$0.00 |
| 40 | Continued contributions to the care of household or family member monthly expenses that you will continue to pay for the reasonable and nece elderly, chronically ill, or disabled member of your household or member of unable to pay for such expenses. Do not include payments listed in | essary care and support of an i your immediate family who is | \$0.00 |
| 41 | Protection against family violence. Enter any average monthly expert to maintain the safety of your family under the Family Violence Prevention other applicable federal law. The nature of these expenses is required to be | | \$0.00 |
| 42 | Home energy costs. Enter the average monthly amount, in excess of Local Standards for Housing and Utilities, that you actually expend for hom provide your case trustee with documentation demonstrating that the claimed is reasonable and necessary. | ne energy costs. You must | \$0.00 |
| 43 | Education expenses for dependent children under 18. Enter the that you actually incur, not to exceed \$125 per child, in providing elementary your dependent children less than 18 years of age. You must provide demonstrating that the amount claimed is reasonable and necessary accounted for in the IRS Standards. | your case trustee with documentation | \$0.00 |
| 44 | Additional food and clothing expense. Enter the average monthly a clothing expenses exceed the combined allowances for food and apparel in to exceed five percent of those combined allowances. (This information is or from the clerk of the bankruptcy court.) You must provide your cast demonstrating that the additional amount claimed is reasonable and | available at <u>www.usdoj.gov/ust/</u> se trustee with documentation | \$0.00 |

| 45 | | ued charitable contributed cash or financial instrument | tions. Enter the amount that you will con ents to a charitable organization as defined in | | \$0.00 |
|----|--|--|--|--|------------|
| 46 | Total A | Additional Expense Dedi | uctions under § 707(b). Enter the total | of Lines 39 through 45. | \$0.00 |
| | | | Subpart C: Deductions for | Debt Payment | |
| | that you Monthly Credito | Payment. The Average Nor in the 60 months following | | ecured by an interest in property and state the Average ontractually due to each Secured by 60. Mortgage debts should include | |
| | | Name of Creditor | Property Securing the Debt | 60-month Average Payment | |
| 47 | a. | Midland Mortgage Con | Home at 305 South Fulton, Waukegan, 60 | \$799.83 | |
| | b. | Beneficial | Home at 305 South Fulton, Waukegan, 60 | \$573.25 | |
| | C. | | | \$0.00 | |
| | d. | | | \$0.00 | |
| | e. | | | \$0.00 | |
| | <u> </u> | | | Total: Add Lines a - e | \$1,373.08 |
| | | | in default that must be paid in order to avoid n the following chart. If necessary, list addition | | |
| 48 | | | n the following chart. If necessary, list additional Property Securing the Debt | onal entries on a separate page. 1/60th of the Cure Amount 5008: \$140.18 | \$268.01 |
| 48 | a. b. | Name of Creditor Midland Mortgage Com | Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 | 2008: \$140.18 2008: \$128.73 \$0.00 \$0.00 \$0.00 | \$268.91 |
| 48 | a. b. c. d. | Name of Creditor Midland Mortgage Com | Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 | 2008: \$140.18 2008: \$128.73 \$0.00 \$0.00 | \$268.91 |
| 48 | a. b. c. d. e. | Name of Creditor Midland Mortgage Com | Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan, 6 Enter the total amount of all priority claims | 2008: \$140.18 2008: \$140.18 2008: \$128.73 2000 2000 2000 2000 2000 2000 2000 20 | \$268.91 |
| | a. b. c. d. e. Payme support | Name of Creditor Midland Mortgage Com Beneficial nts on priority claims. | Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan, 6 Enter the total amount of all priority claims ded by 60. Enses. Multiply the amount in Line a by | 1/60th of the Cure Amount 3008! \$140.18 3008! \$128.73 \$0.00 \$0.00 Total: Add Lines a - e (including priority child | |
| | a. b. c. d. e. Payme support | Name of Creditor Midland Mortgage Com Beneficial nts on priority claims. and alimony claims), divier 13 administrative expere resulting administrative | Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan, 6 Enter the total amount of all priority claims ded by 60. Enses. Multiply the amount in Line a by | 1/60th of the Cure Amount 3008! \$140.18 3008! \$128.73 \$0.00 \$0.00 Total: Add Lines a - e (including priority child | |
| | a. b. c. d. e. Payme support Chapte enter th | nts on priority claims. and alimony claims), divider 13 administrative experesulting administrative Projected average month Current multiplier for you issued by the Executive | n the following chart. If necessary, list addition Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan, 6 Enter the total amount of all priority claims ded by 60. Benses. Multiply the amount in Line a by expense. Inly Chapter 13 plan payment. In district as determined under schedules Office for United States Trustees. able at www.usdoi.gov/ust/ or from the | 2008: \$140.18 2008: \$140.18 2008: \$128.73 20.00 | |
| 49 | a. b. c. d. e. Payme support Chapte enter the a. | nts on priority claims. and alimony claims), divider 13 administrative experesulting administrative Projected average month Current multiplier for you issued by the Executive (This information is avail clerk of the bankruptcy of | n the following chart. If necessary, list addition Property Securing the Debt Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan, 6 Enter the total amount of all priority claims ded by 60. Benses. Multiply the amount in Line a by expense. Inly Chapter 13 plan payment. In district as determined under schedules Office for United States Trustees. able at www.usdoi.gov/ust/ or from the | 1/60th of the Cure Amount | |
| 49 | a. b. c. d. e. Payme support Chapte enter th a. b. | nts on priority claims. and alimony claims), divider 13 administrative experesulting administrative Projected average month Current multiplier for you issued by the Executive (This information is avail clerk of the bankruptcy of | The following chart. If necessary, list addition is property Securing the Debt is property Securing the Debt is Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan | onal entries on a separate page. 1/60th of the Cure Amount 3008: \$140.18 3008: \$128.73 \$0.00 \$0.00 Total: Add Lines a - e (including priority child the amount in Line b, and \$455.00 X 0.072 Total: Multiply Lines a and b | \$0.00 |
| 49 | a. b. c. d. e. Payme support Chapte enter th a. b. | nts on priority claims. and alimony claims), divider 13 administrative experesulting administrative Projected average month Current multiplier for you issued by the Executive (This information is avail clerk of the bankruptcy of Average monthly administrative eductions for Debt Pay | The following chart. If necessary, list addition is property Securing the Debt is property Securing the Debt is Home at 305 South Fulton, Waukegan, 6 Home at 305 South Fulton, Waukegan | onal entries on a separate page. 1/60th of the Cure Amount 5008: \$140.18 5008: \$128.73 \$0.00 \$0.00 \$0.00 Total: Add Lines a - e (including priority child the amount in Line b, and \$455.00 X 0.072 Total: Multiply Lines a and b | \$0.00 |

| | Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) | | | | | | | |
|----|---|------------|--|--|--|--|--|--|
| 53 | Total current monthly income. Enter the amount from Line 20. | \$5,008.00 | | | | | | |
| 54 | Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. \$0.00 | | | | | | | |
| 55 | Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19). | | | | | | | |

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| 56 | Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. | \$5,191.05 |
|----|--|------------|
| 57 | Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result. | \$5,191.05 |
| 58 | Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result. | (\$183.05) |

| Part VI: ADDITIONAL EXPENSE CLAIMS | | | | | | |
|------------------------------------|------------------|---|--|--|--|--|
| | health a monthly | Expenses. List and describe any monthly expenses, not otherwise and welfare of you and your family and that you contend should be any income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sourcerage monthly expense for each item. Total the expenses. | n additional deduction from your current | | | |
| 59 | | Expense Description | Monthly Amount | | | |
| 59 | a. | | \$0.00 | | | |
| | b. | | \$0.00 | | | |
| | C. | | \$0.00 | | | |
| | | Total: Add Lines a, b, and c | \$0.00 | | | |

| Part VII: VERIFICATION | | | | | | |
|------------------------|---|--|--|--|--|--|
| | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) | | | | | |
| 60 | Date: Signature:/s/ Kalvin D. Hooper (Debtor) | | | | | |
| | Date: Signature: | | | | | |
| | (Joint Debtor, if any) | | | | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Kalvin D. Hooper | | Case No. | |
|------------------------|----------|----------|----|
| | | Chapter | 13 |
| | / Debtor | | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | Attached (Yes/No) | No. of Sheets | ASSETS | | LIABILITIES | OTHER |
|---|----------------------|------------------|------------|-----------------|-----------------|----------------|
| A-Real Property | Yes | 1 | \$ | 131,500.00 | | |
| B-Personal Property | Yes | 4 | \$ | 23,010.00 | | |
| C-Property Claimed as Exempt | Yes | 1 | | | | |
| D-Creditors Holding Secured Claims | Yes | 2 | | | \$ 81,234.40 | |
| E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | | \$ 0.00 | |
| F-Creditors Holding Unsecured Nonpriority Claims | Yes | 3 | | | \$ 5,657.06 | |
| G-Executory Contracts and Unexpired Leases | Yes | 1 | | | | |
| H-Codebtors | Yes | 1 | | | | |
| I-Current Income of Individual Debtor(s) | Yes | 1 | | | | \$ 3,725.08 |
| J-Current Expenditures of Individual Debtor(s) | Yes | 1 | | | | \$ 3,270.08 |
| тот | 16 | \$ | 154,510.00 | \$ 86,891.46 | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re Kalvin D. Hooper | Case No. |
|------------------------|------------|
| | Chapter 13 |
| | |
| | / Debtor |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | \$ 3,725.08 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18) | \$ 3,270.08 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$ 5,008.00 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|---------|-------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | \$ 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 5,657.06 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 5,657.06 |

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| In re <i>Kalvin D.</i> | Hooper | / Debtor | Case No | |
|------------------------|--------|----------|---------|------------|
| | | | | (if known) |

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's | eW Deducting any | Amount of |
|--|---|----------------------|---------------|
| | Interest in Property Husband Wife Join Community | ntJ Secured Claim or | Secured Claim |
| Home at 305 South Fulton, Waukegan 60085. Two bedroom, one bathroom Detached two car garage. | | J \$ 131,500.00 | \$ 81,234.40 |

TOTAL \$ (Report also on Summary of Schedules.)

131,500.00

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| In re Kalvin D. Hooper | / Debto | |
|------------------------|---------|--|
| | | |

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

| Type of Property N | | Description and Location of Property | | | Current Value of Debtor's Interest, |
|---|-------------|--|---------------------------------------|---------|---|
| | o n e | | Husband Wife Joint Community | W tJ | in Property Without Deducting any Secured Claim or Exemption |
| 1. Cash on hand. | | Cash Location: In debtor's possession | · | J | \$ 50.00 |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking Account Consumers Co-op Credit Union Location: In debtor's possession | | J | \$ 400.00 |
| COOPOLATIVES. | | Individual Retirement Account | | W | <i>\$ 625.00</i> |
| | | Consumers Coop Credit Union Location: In debtor's possession | | | |
| | | Savings Account | | J | \$ 100.00 |
| | | Consumers Coop Credit Union Location: In debtor's possession | | | |
| Security deposits with public utilities, telephone companies, landlords, and others. | x | | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | Bedroom Furniture Location: In debtor's possession | | J | \$ 500.00 |
| | | Home Office Furniture Location: In debtor's possession | | J | \$ 500.00 |
| | | Living Room Furniture Location: In debtor's possession | | J | \$ 500.00 |
| | | | | | |

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

| | | (Continuation Sheet) | | | |
|--|-------------|--|---------------------------------------|---------|---|
| Type of Property | N | Description and Location of Property | | | Current Value of Debtor's Interest, |
| | o n e | | Husband Wife Joint Community | W tJ | in Property Without Deducting any Secured Claim or Exemption |
| | | Small Kitchen Appliances Location: In debtor's possession | | J | \$ 250.00 |
| Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Decorative Mug Collection Location: In debtor's possession | | Н | \$ 200.00 |
| 6. Wearing apparel. | | Basic Wearing Apparel Location: In debtor's possession | | J | \$ 500.00 |
| 7. Furs and jewelry. | | Furs and Costume Jewelry Location: In debtor's possession | | J | \$ 750.00 |
| Firearms and sports, photographic, and other hobby equipment. | x | | | | |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | | |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). | X | | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | 401 K Retirement Fund Location: In debtor's possession | | J | \$ 12,000.00 |
| Stock and interests in incorporated and unincorporated businesses. Itemize. | x | | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | x | | | | |
| Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | | |
| 16. Accounts Receivable. | X | | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | | |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | | |
| | | | | | |

| In re <i>Kalvin</i> | D. | Hooper |
|---------------------|----|--------|
|---------------------|----|--------|

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| | | (Continuation Sheet) | | | |
|---|-------------|--|---------------------------------------|---------|---|
| Type of Property | N | Description and Location of Property | | | Current Value of Debtor's Interest, |
| | o n e | | Husband Wife Joint Community | W tJ | in Property Without Deducting any Secured Claim or Exemption |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | 1 - | | |
| Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | | |
| 25. Automobiles, trucks, trailers and other vehicles. | | 1985 Honda Aspen K Motorcycle Location: In debtor's possession | | J | \$ 750.00 |
| | | 1994 Chrysler LHS Location: In debtor's possession | | J | \$ 2,885.00 |
| | | 1999 Ford Taurus. Good condition. Location: In debtor's possession | | J | \$ 3,000.00 |
| 26. Boats, motors, and accessories. | X | | | | |
| 27. Aircraft and accessories. | x | | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | | |
| 29. Machinery, fixtures, equipment and supplies used in business. | X | | | | |
| 30. Inventory. | X | | | | |
| 31. Animals. | X | | | | |
| | | | | | |

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| In re Kalvin D. | Hooper | / Debtor | Case No. | |
|-----------------|--------|----------|----------|------------|
| | | | _ | (if known) |

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N o n | Description and Location of Property | Husband- Wife- Joint- Community- | W J | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|-------------|--------------------------------------|---|--------|--|
| 32. Crops - growing or harvested. Give particulars. | X | | | | |
| 33. Farming equipment and implements. | X | | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | | |
| 35. Other personal property of any kind not already listed. Itemize. | x | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

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| Kalvin D. Hooper | / Debtor | Case No. | |
|------------------|----------|----------|------------|
| | | | (if known) |

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

| Description of Property | Specify Law Providing each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemptions |
|--|--|----------------------------------|---|
| Home at 305 South Fulton, Waukegan, 60085 | 735 ILCS 5/12-901 | \$ 15,000.00 | \$ 131,500.00 |
| Cash | 735 ILCS 5/12-1001(b) | \$ 50.00 | \$ 50.00 |
| Checking Account | 735 ILCS 5/12-1001(b) | \$ 400.00 | \$ 400.00 |
| Individual Retirement Account | 735 ILCS 5/12-1006 | \$ 625.00 | \$ 625.00 |
| Savings Account | 735 ILCS 5/12-1001(b) | \$ 100.00 | \$ 100.00 |
| Bedroom Furniture | 735 ILCS 5/12-1001(b) | \$ 500.00 | \$ 500.00 |
| Home Office Furniture | 735 ILCS 5/12-1001(b) | \$ 500.00 | \$ 500.00 |
| Living Room Furniture | 735 ILCS 5/12-1001(b) | \$ 500.00 | \$ 500.00 |
| Small Kitchen Appliances and Utensils | 735 ILCS 5/12-1001(b) | \$ 250.00 | \$ 250.00 |
| Decorative Mug Collection | 735 ILCS 5/12-1001(b) | \$ 200.00 | \$ 200.00 |
| Basic Wearing Apparel | 735 ILCS 5/12-1001(a) | \$ 500.00 | \$ 500.00 |
| Furs and Costume Jewelry | 735 ILCS 5/12-1001(a) | \$ 750.00 | \$ 750.00 |
| 401 K Retirement Fund | 735 ILCS 5/12-1006 | \$ 12,000.00 | \$ 12,000.00 |
| 1985 Honda Aspen K Motorcycle | 735 ILCS 5/12-1001(c) | \$ 0.00 | \$ 750.00 |
| 1994 Chrysler LHS | 735 ILCS 5/12-1001(c) | \$ 1,800.00 | \$ 2,885.00 |
| 1999 Ford Taurus | 735 ILCS 5/12-1001(c) | \$ 3,000.00 | \$ 3,000.00 |

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Official Form 6D (10/06) West Group, Rochester, NY

| In re Kalvin D. Hooper | , Case No. | |
|------------------------|------------|------------|
| Debtor(s) | | (if known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Co-Debtor | of Lien, an | was Incurred, Nature d Description and Market operty Subject to Lien | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|--|-----------|--|--|------------|--------------|-----------------|--|------------------------------|
| Account No: 42 7 Creditor # : 1 Beneficial PO Box 17574 Baltimore MD 21297 | X | J 2002 t Mortga Junior Arrear approx | o Present | | | | \$ 40,588.48 | \$ 0.00 |
| Account No: 42 7 Representing: Beneficial | | PO Box | man Anselmo Lindberg & Ra k 3228 rille IL 60566 | | | | | |
| Account No: 0561 Creditor # : 2 Midland Credit Management 208 South LaSalle Street Suite 814 Chicago IL 60604 | | Judgme Judgme at 305 60085 | o Present nt Lien nt lien on home located South Fulton, Waukegan, | | | | \$ 1,582.00 | \$ 0.00 |
| 1 continuation sheets attached | _ ! | | Su (Total o (Use only or | of thi | otal | e) \$ | \$ 42,170.48 | \$ 0.00 |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 07-03424 Doc 1 Filed 02/27/07 Entered 02/27/07 15:48:17 Desc Main Document Page 23 of 41

Official Form 6D (10/06) - Cont. West Group, Rochester, NY

| In re Kalvin D. Hooper | , Case No. |
|------------------------|------------|
| Debtor(s) | (if known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 3367 \$ 0.00 \$ 39,063.92 J 2002 to Present Creditor # : 3 Mortgage Midland Mortgage Company Senior Mortgage on home. PO Box 26648 Arrearage amount is Oklahoma City OK 73126 approximately \$8411.03. Value: \$ 131,500.00 Account No: 3367 Fisher and Shapiro Representing: 4201 Lake Cook Road Midland Mortgage Company First Floor Northbrook IL 60062 Value: Account No: Value: Account No: Value: Account No: Value: Account No: Value: 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 39,063.92 \$ 0.00 (Total of this page Holding Secured Claims Total \$ \$ 81,234.40 \$ 0.00 (Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 02/27/07 Document

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In re Kalvin D. Hooper

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any antity other than a angular in a joint case may be jointly liable on a claim, place on "V" in the column labeled "Cadahtar" include the entity on the

| marit conti | opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the cal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ngent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) |
|----------------|--|
| box l | Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. |
| | Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| | Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| \boxtimes | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYP | ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| | Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| | Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| | Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| | Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). |
| | Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a |

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Official Form 6F (10/06) West Group, Rochester, NY

| In re Kalvin D. Hooper | , | Case No. |
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| Dobtow(o) | | |

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | - | JJ | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|----|----------|---|------------|--------------|----------|-----------------|
| Account No: 0470 Creditor # : 1 Capital One PO Box 60000 Seattle WA 98190 | | J | 2002 to 5/2006 Credit Card Debt | | | | \$ 805.28 |
| Account No: 0470 Representing: Capital One | | | West Asset Management PO Box 725329 Atlanta GA 31139 | | | | |
| Account No: 9701 Creditor # : 2 Cingular Wireless 5565 Glenridge Connector Atlanta GA 30342 | | J | 2005 to 2/2006 Cellular Phone Service | | | | \$ 3,151.69 |
| Account No: 9701 Representing: Cingular Wireless | | | ER Solutions PO Box 9004 Renton WA 98057 | | | | |
| 2 continuation sheets attached | ļ. | <u> </u> | | Sub | tota Tota | · . | \$ 3,956.97 |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

| In re_Kalvin D. Hooper | _, Case No | ·- |
|------------------------|------------|----|
| | | |

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor | J | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|-------|--|------------|--------------|----------|-----------------|
| Account No: 4827 Creditor # : 3 Condell Medical Center 755 South Milwaukee Suite 127 Libertyville IL 60048 | | J | I | | | | \$ 22.50 |
| Account No: 7902 Creditor # : 4 Condell Medical Center 755 South Milwaukee Suite 127 Libertyville IL 60048 | | J | 4/2006 Medical Bills | | | | \$ 292.60 |
| Account No: 4827 Creditor # : 5 Condell Medical Center 755 South Milwaukee Suite 127 Libertyville IL 60048 | | J | 4/2006 Medical Bills | | | | \$ 286.25 |
| Account No: 4-AA Creditor # : 6 Destiny Health Insurance PO Box 280431 East Hartford CT 06128 | | J | 5/2006 to 7/2006 Insurance | | | | \$ 80.86 |
| Account No: 1326 Creditor # : 7 Illinois Bone & Joint Inst. 135 South Lasalle Suite 1052 Chicago IL 60674 | | J | 2/2006 Medical Bills | | | | \$ 144.20 |
| Account No: 6412 Creditor # : 8 Kanh-Yann Lin MD 1616 Grand Avenue Suite A Waukegan IL 60085 | | J | 2/2006 Medical Bills | | | | \$ 210.41 |
| Sheet No. 1 of 2 continuation sheets att Creditors Holding Unsecured Nonpriority Claims | ached t | to So | Chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities | mary of S | Tota ched | al \$ | \$ 1,036.82 |

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

| In re Kalvin D. Hooper | | _ ; | Case No. | |
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| | D - I- 4/-) | | · | |

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor | J | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|------|---|------------|--------------|----------|--------------------------|
| Account No: 1970 Creditor # : 9 Lake Shore Orth. 350 South Greenleaf Suite 405 Gurnee IL 60031 | | J | 2005 Medical Bills | | | | \$ 74.80 |
| Account No: 5686 Creditor # : 10 Northwestern Medical Center PO Box 75494 Chicago IL 60675 | | J | 2/2006 Medical Bills | | | | \$ 66.00 |
| Account No: 4044 Creditor # : 11 Victory Memorial Hospital 2014 Momentum Place Chicago IL 60689 | | J | 2/2006 Medical Bills | | | | \$ 185.58 |
| Account No: 5388 Creditor # : 12 Vista Health PO Box 993 Bedford Park IL 60499 | | J | 2/2006 Medical Bills | | | | \$ 256.89 |
| Account No: 0015 Creditor # : 13 WKGN Family Dental 338 South Green Bay Road Waukegan IL 60085 | | J | 7/2006 Medical Bills | | | | \$ 80.00 |
| Account No: | | | | | | | |
| Sheet No. 2 of 2 continuation sheets attace Creditors Holding Unsecured Nonpriority Claims | ched t | o So | chedule of (Use only on last page of the completed Schedule F. Report also on Summar | | Γota | 1\$ | \$ 663.27 \$ 5,657.06 |

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| Total 200 (10/00) West Group, Resident, 141 | | Document | Page 28 of 41 | |

| nre Kalvin D. Hooper | / Debtor | Case No. | |
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| | | · | (if known) |

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract. |
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| nre Kalvin D. Hooper | / Debtor | Case No. | |
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| | | _ | (if known) |

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☐ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
| Karen Hooper | Beneficial |
| 305 South Fulton | PO Box 17574 |
| Waukegan IL 60085 | Baltimore MD 21297 |
| | Midland Mortgage Company |
| | PO Box 26648 |
| | Oklahoma City OK 73126 |
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Debtor(s)

In re Kalvin D. Hooper

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|---|---|-----|---|----------|---------------|--|
| | | | | | | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

| Debtor's Marital | DEPENDENTS OF D | EBTOR AND SP | OUSE | | |
|---|---|---|--|--------|---|
| Status: <i>Married</i> | RELATIONSHIP(S): | | AGE(S): | | |
| EMPLOYMENT: | DEBTOR | | SPO | USE | |
| Occupation | Locator | Accoun | ntant | | |
| Name of Employer | North Shore Gas | MD Bil | ling and Cons | ultin | ıg |
| How Long Employed | 8 years | 1 1/2 | years | | |
| Address of Employer | 3001 Grand Avenue Waukegan IL 60085 | | herwood Bluff IL 6004 | 14 | |
| INCOME: (Estimate of ave | rage or projected monthly income at time case filed) | | DEBTOR | | SPOUSE |
| Monthly gross wages, sa Estimate Monthly Overti | alary, and commissions (pro rate if not paid monthly) me | \$ \$ | 2,760.00 0.00 | * | 2,248.00 0.00 |
| 5. SUBTOTAL OF PAYRO 6. TOTAL NET MONTHLY 7. Regular income from op 8. Income from Real Prope 9. Interest and dividends 10. Alimony, maintenance of dependents listed above 11. Social Security or gove | 401 (k) Contrbutions 401 (k) Loan Repayment DLL DEDUCTIONS TAKE HOME PAY Deration of business or profession or farm (attach detailed statement) erty or support payments payable to the debtor for the debtor's use or that | \$ \$ | 2,760.00 464.00 99.36 36.00 100.00 175.50 874.86 1,885.14 0.00 0.00 0.00 | 999999 | 2,248.00 377.30 30.76 0.00 0.00 408.06 1,839.94 0.00 0.00 0.00 |
| Specify: 12. Pension or retirement 13. Other monthly income Specify: | income | \$ \$ | 0.00 0.00 | \$ | 0.00 |
| 14. SUBTOTAL OF LINES | 7 THROUGH 13 | \$ | 0.00 | \$ | 0.00 |
| 15. AVERAGE MONTHLY | INCOME (Add amounts shown on lines 6 and 14) | \$ | 1,885.14 | \$ | 1,839.94 |
| | E MONTHLY INCOME: (Combine column totals only one debtor repeat total reported on line 15) | | \$ t also on Summary of So ical Summary of Certain | | and, if applicable, on |

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No. _____(if known)

| In re Kalvin D. Hooper | , Case No | |
|------------------------|-----------|------|
| Debtor(s) | (if kn | own) |

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate.

-weekly, quarterly, semi-annually, or annually to show monthly rate. ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) X No a. Are real estate taxes included? Yes b. Is property insurance included? X No Yes П \$ 245.00 2. Utilities: a. Electricity and heating fuel b. Water and sewer 120.00 \$ c. Telephone 225.00 .\$. Internet Service Provider d Other 50.00 \$ Cable Television Other50.<u>00</u> Other 0.00 3. Home maintenance (repairs and upkeep) \$ 150.00 500.00 4. Food \$ 5. Clothing \$ 100.00 50.00 6. Laundry and dry cleaning110..0.0. 7. Medical and dental expenses \$ 150.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 50.00 \$ 0.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ b. Life \$ 0.00 c. Health 97.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 0.00 b. Other: \$ c. Other:0..00 \$... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$.. 0.00 17. Other: Second Mortgage Payment \$ 573.25 \$.... 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules \$ 3,270.08 and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 3,725.08 \$ 3,270.08 b. Average monthly expenses from Line 18 above \$ 455.00 c. Monthly net income (a. minus b.)

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| In re Kalvin D. Hooper | Case No. |
|------------------------|------------|
| Debtor | (if known) |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

| I declare under penalty of perjury that I have read the foregoing correct to the best of my knowledge, information and belief. | sheets, and that they are true and | |
|--|---|--|
| Date: Signatur | e /s/ Kalvin D. Hooper Kalvin D. Hooper | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Kalvin D. Hooper

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5520 Income from employment.

Last Year: \$32,788.80 Income from employment.

Year before: \$32,132.24 Income from employment.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

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a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Beneficial vs. Hooper, 06 CH 2463 Foreclosure

Lake County Circuit
Court

Judgment of foreclosure entered on January 10, 2007.

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

AMOUNT OF MONEY OR

\$226.00

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Date of Payment: 1/2007

Payor: Kalvin D. Hooper

Payee: Jeff Whitehead

NAME AND ADDRESS OF PAYEE

Address:

700 West Van Buren #1506

Chicago, IL 60603

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Form 7 (10/05) Weaks U.A. A. A. Desc Main Document Page 36 of 41 NONE |
|--|
| |
| 4. Property held for another person List all property owned by another person that the debtor holds or controls. NONE |
| 5. Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. NONE |
| |
| 6. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. |
| ☑ NONE |
| 7. Environmental Information |
| For the purpose of this question, the following definitions apply: |
| "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. |
| "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites. |
| "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law: |
| a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: |
| ☑ NONE |
| b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit |
| to which the notice was sent and the date of the notice. NONE |
| |
| c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. |
| ☑ NONE |
| 3. Nature, location and name of business |
| a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case. |
| If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case. |

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

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| b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. | | | | |
|---|--|--|--|--|
| NONE NONE | | | | |
| | | | | |
| NONE | | | | |
| [If completed by an individual or individual and spouse] | | | | |
| I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. | | | | |
| Date | Signature /s/ Kalvin D. Hooper of Debtor | | | |
| Date | Signature of Joint Debtor (if any) | | | |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

| nre ^{Kalvin D. Hooper} | | poper | | Case No Chapter | |
|---------------------------------|----------------------|----------------|----------|--------------------|--|
| | | | / Debtor | | |
| | Attorney for Debtor: | Jeff Whitehead | | | |

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 3,000.00 b) Prior to the filing of this statement, debtor(s) have paid \$ 2,774.00
- 274.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

> X/s/ Jeff Whitehead Attorney for Petitioner: Jeff Whitehead

Law Office of Jeff Whitehead 700 West Van Buren #1506 Chicago IL 60603

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

| | Chapter 13 |
|--|--|
| | / Debtor |
| Attorney for Debtor: Jeff Whitehead | |
| | |
| VERIFICA | ATION OF CREDITOR MATRIX |
| The above named Debtor(s) her | reby verify that the attached list of creditors is true and correct to the |
| best of our knowledge. | |
| | |
| e: | /a/ Kalwin D. Hooner |
| ರ | /s/ Kalvin D. Hooper Debtor |

In re Kalvin D. Hooper

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PO Box 17574

Baltimore, MD 21297

Capital One PO Box 60000 Seattle, WA 98190

Cingular Wireless 5565 Glenridge Connector Atlanta, GA 30342

Condell Medical Center 755 South Milwaukee Suite 127 Libertyville, IL 60048

Destiny Health Insurance PO Box 280431 East Hartford, CT 06128

ER Solutions PO Box 9004 Renton, WA 98057

Fisher and Shapiro 4201 Lake Cook Road First Floor Northbrook, IL 60062

Freedman Anselmo Lindberg & Ra PO Box 3228 Naperville, IL 60566

Illinois Bone & Joint Inst. 135 South Lasalle Suite 1052 Chicago, IL 60674

Kanh-Yann Lin MD 1616 Grand Avenue Suite A Waukegan, IL 60085

Lake Shore Orth. 350 South Greenleaf Suite 405 Gurnee, IL 60031

Midland Credit Management 208 South LaSalle Street Suite 814 Chicago, IL 60604

Midland Mortgage Company PO Box 26648
Oklahoma City, OK 73126

Northwestern Medical Center PO Box 75494 Chicago, IL 60675

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Chicago, IL 60689

Vista Health PO Box 993 Bedford Park, IL 60499

West Asset Management PO Box 725329 Atlanta, GA 31139

WKGN Family Dental 338 South Green Bay Road Waukegan, IL 60085